

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BRIAN L. HUTCHISON
DONNA L. HUTCHISON
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:12-24501

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 21, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/06/2012 and confirmed on 4/11/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		83,223.65
Less Refunds to Debtor	2,185.53	
TOTAL AMOUNT OF PLAN FUND		81,038.12

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,176.00	
Trustee Fee	3,043.06	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,219.06

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 4662	0.00	11,821.56	0.00	11,821.56
	OCWEN LOAN SERVICING LLC(*) Acct: 2655	0.00	48,763.48	0.00	48,763.48
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 4662	987.24	987.24	0.00	987.24
	OCWEN LOAN SERVICING LLC(*) Acct: 2655	12,500.00	12,500.00	0.00	12,500.00
					74,072.28

Priority					
	DONALD R CALAIARO ESQ Acct:	0.00	0.00	0.00	0.00
	BRIAN L. HUTCHISON Acct:	0.00	0.00	0.00	0.00
	BRIAN L. HUTCHISON Acct:	2,185.53	2,185.53	0.00	0.00
	PEDUTO & ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	MARK B PEDUTO ESQ Acct:	3,176.00	3,176.00	0.00	0.00
	NORTH HILLS SD (ROSS) (EIT) Acct: XXXXXXXXXXXXXXXX5-07	739.84	739.84	0.00	739.84
					739.84

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: XXXXXXXXX1003	0.00	0.00	0.00	0.00
	ASSET ACCEPTANCE CORP Acct: XXXXXXXX5205	0.00	0.00	0.00	0.00
	BABCOCK DENTAL CENTER Acct: ?	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 7099	640.16	0.77	0.00	0.77
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00

12-24501

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: ?				
	PRA AG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: ?				
	TOWNSHIP OF ROSS - SEWAGE	0.00	0.00	0.00	0.00
	Acct: ?				
	VERIZON(*)++	0.00	0.00	0.00	0.00
	Acct: ?				
	PALISADES ACQUISITION XVI LLC	318.48	0.38	0.00	0.38
	Acct: 8217				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,112.80	2.53	0.00	2.53
	Acct: 8717				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,215.42	2.65	0.00	2.65
	Acct: 0774				
	AMERICAN INFOSOURCE LP - AGENT DII	505.51	0.61	0.00	0.61
	Acct: 1483				
	EQUITABLE GAS CO (*)	0.00	0.00	0.00	0.00
	Acct:				
	US DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct:				
	JOSEPH A. DESSOYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 6.94

TOTAL PAID TO CREDITORS

74,819.06

TOTAL

CLAIMED 739.84

PRIORITY 13,487.24

SECURED 5,792.37

Date: 11/21/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRIAN L. HUTCHISON
DONNA L. HUTCHISON
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:12-24501

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Brian L. Hutchison
Donna L. Hutchison
DebtorsCase No. 12-24501-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
Form ID: pdf900Page 1 of 2
Total Noticed: 35

Date Rcvd: Nov 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2017.

db/jdb
cr +Brian L. Hutchison, Donna L. Hutchison, 118 Seville Avenue, Pittsburgh, PA 15214-1030
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860
cr +HSBC Bank, National Association, as Trustee by its, Stern & Eisenberg, PC, 410 The Pavilion,
261 Old York Road, Jenkintown, PA 19046-3706
13555436 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
El Segundo, CA 90245-3504
13463448 +Babcock Dental, 3372 Babcock Boulevard, Pittsburgh, PA 15237-2422
13500116 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13463449 +Comcast Cable, 300 Corliss Street, Pittsburgh, PA 15220-4864
13463451 +DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
(address filed with court: Direct TV, P. O Box 9001069, Louisville, KY 40269)
13463453 +Equitable Gas Company, 200 Allegheny Center Mall, Attention: Judy Gawlowski,
Pittsburgh, PA 15212-5339
13463454 +HSBC Mortgage Services, P. O. Box 9068, Brandon, FL 33509-9068
13508836 +HSBC Mortgage Services Inc, PO Box 21188, Eagan, MN 55121-0188
13463456 +Jordan Tax Service, 7100 Baptist Road, Bethel Park, PA 15102-3908
13463457 +Mark J. Udren, Esquire, Udren Law Offices, Woodcrest Corporate Center,
111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
13482152 +North Hills School District, 135 Sixth Avenue, Pittsburgh, PA 15229-1299
13482153 +Ocwen Loan Servicing LLC, P. O. Box 6440, Carol Stream, IL 60197-6440
13482154 +Peter Ashcroft, Esquire, Bernstein law firm, 2200 Gulf Tower, 707 Grant Street,
Pittsburgh, PA 15219-1900
13482156 +Saxon Mortgage, 4708 Mercantile Drive, Fort Worth, TX 76137-3605
13463459 +Sears, c/o Paul Ressler, Esquire, 21 Yost Boulevard, #301, Pittsburgh, PA 15221-5283
13482157 Township of Ross, c/o Brian t. Lindauer, Esq., 437 Grant Street, 1424 Frick Building,
Pittsburgh, PA 15219
13463460 Verizon, P. O. Box 646, Baltimore, MD 21265-0646
13463462 +WPAH-West Penn Hospital, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13463461 +Wells Fargo Bank, as Trustee, 4708 Mercantile Drive, Fort Worth, TX 76137-3605
14417008 +Wilmington Savings Fund Society, FSB, d, Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +Fax: 407-737-5634 Nov 28 2017 01:39:36 Ocwen Loan Servicing, LLC, 1661 Worthington Road,
Suite 100, West Palm Beach, FL 33409-6493
cr E-mail/Text: electronicbkdocs@nelnet.net Nov 28 2017 01:00:31 US Department of Education,
C/O Nelnet, 3015 South Parker Road, Aurora, CO 80014-2904
13482145 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 28 2017 01:00:19 Asset Acceptance LLC.,
P. O. Box 2036, Warren, MI 48090-2036
13463450 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 28 2017 01:00:19
Direct Merchants Bank c/o Asset Accept., P. O. Box 2036, Warren, MI 48090-2036
13463452 +E-mail/Text: kborkley@bernsteinlaw.com Nov 28 2017 01:01:05 Duquesne Light Company,
Attn: Mark Watson, Credit Activities, 411 Seventh Avenue (6-2), Pittsburgh, PA 15219-1942
13482149 E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 28 2017 01:00:38 Jefferson Capital Systems LLC,
P. O. Box 7999, Saint Cloud, MN 56302
13482150 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 28 2017 00:58:39
LVNV Funding LLC (Sears), P. O. Box 10497, Greenville, SC 29603-0497
13463458 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 28 2017 01:00:21 Newport News,
c/o Midland Credit, 8875 Aero Drive, San Diego, CA 92123-2251
13482155 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2017 01:04:08
Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502
13482340 E-mail/Text: ebn@vativrecovery.com Nov 28 2017 00:59:57 Palisades Acquisition XVI, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition XVI,,
PO Box 40728, Houston TX 77240-0728
14053494 E-mail/Text: electronicbkdocs@nelnet.net Nov 28 2017 01:00:31 US Department of Education,
C/O Nelnet, 3015 South Parker Road Suite 400, Aurora CO 80014-2904

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Hsbc Bank USA, National Association As Trustee For
cr Wilmington Savings Fund Society, FSB, d/b/a Christ
13482146* +Babcock Dental, 3372 Babcock Boulevard, Pittsburgh, PA 15237-2422
13482147* +Duquesne Light Company, Attn: Mark Watson, Credit Activities, 411 Seventh Avenue (6-2),
Pittsburgh, PA 15219-1942
13482148* +HSBC Mortgage Services, P. O. Box 9068, Brandon, FL 33509-9068
13505776* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)
13482151* +Mark J. Udren, Esquire, Udren Law Offices, Woodcrest Corporate Center,
111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
13482158* Verizon, P. O. Box 646, Baltimore, MD 21265-0646

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 2
Total Noticed: 35

Date Rcvd: Nov 27, 2017

cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
13463455 ##+James Wallace, Esquire, Griffith, McCague & Wallace, 38TH Floor, Gulf Tower,
707 Grant Street, Pittsburgh, PA 15219-1926

TOTALS: 2, * 6, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 21, 2017 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Brian L. Hutchison dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com
David Z. Valencik on behalf of Joint Debtor Donna L. Hutchison dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com
Donald R. Calaiaro on behalf of Debtor Brian L. Hutchison dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com
Donald R. Calaiaro on behalf of Joint Debtor Donna L. Hutchison dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1
bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor HSBC Bank, National Association, as Trustee by its
attorney in fact Ocwen Loan Servicing, LLC pawb@fedphe.com
Joseph A. Dessoye on behalf of Creditor Hsbc Bank USA, National Association As Trustee For et
al. pawb@fedphe.com
Kevin P. Diskin on behalf of Creditor HSBC Bank, National Association, as Trustee by its
attorney in fact Ocwen Loan Servicing, LLC kpdiskin@duanemorris.com, mbilotta@duanemorris.com
Leslie J. Rase, Esq. on behalf of Creditor Ocwen Loan Servicing, LLC lrased@sterneisenberg.com,
ddelvechchio@sterneisenberg.com; dbogucki@sterneisenberg.com
Mario J. Hanyon on behalf of Creditor Hsbc Bank USA, National Association As Trustee For et
al. pawb@fedphe.com
Mark B. Peduto on behalf of Debtor Brian L. Hutchison pandaecfinbox@yahoo.com
Mark B. Peduto on behalf of Joint Debtor Donna L. Hutchison pandaecfinbox@yahoo.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 16